

610 Waltham Way • Sparks, NV 89434

(800) 824-6191



Dept. # 21377

PO Box 1259

Oaks, PA 19456

ADDRESS SERVICE REQUESTED

April 10, 2012

Office Hours: Mon. - Fri. 6 a.m. - 6 p.m.,
Sat. 6 a.m. - 12 noon
Pacific Standard Time

****Please remit all correspondence to the above
address****



AARON MEISELS
1650 44TH ST
BROOKLYN NY 11204-1048

21298 - 10210

Creditor: FIRST FINANCIAL INVESTMENT
Original Creditor: HSBC Card Services, Inc.
Original Account #: 5466410006187154
Ref #: 041419178
Total Due: \$13,866.36

This is to advise you that your delinquent account has been assigned to our office for collection by the above mentioned client. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice that you dispute the validity of this debt or any portion of it, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

In order to aid your financial situation, as may be necessary, we could set up your account on a monthly payment plan.

We would like to extend the following settlement offer:

A 40% discount payable in 6 payments of \$1,386.64. Each payment within 30 days of the previous payment.

We are not obligated to renew this offer.

For your convenience you may pay via a check over the phone or credit card.

You have our word that your account executive will treat you fairly and with respect.

Sincerely,

Mayra Garcia

First National Collection Bureau, Inc.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

IF PAYING BY VISA, MASTERCARD, OR DISCOVER, COMPLETE BELOW			
	<input type="checkbox"/> VISA		<input type="checkbox"/> MASTERCARD
	<input type="checkbox"/> DISCOVER		
CARD NUMBER	MUST INCLUDE SECURITY CODE FROM BACK OF CARD		
SIGNATURE	EXPIRATION DATE	AMOUNT	
I AUTHORIZE CREDIT CARD PAYMENT FOR AMOUNT SHOWN BELOW			

**For your convenience, if you would like to make your
payment online, visit our website at www.fnbcinc.com.**

Payment by Credit Cards - Transaction Fees
MasterCard and Visa: \$5.00 per \$150.00

Detach Coupons And Mail Payment

1 OF 6
Ref #: 041419178
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$1,386.64
DETACH COUPONS AND MAIL PAYMENT

4 OF 6
Ref #: 041419178
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$1,386.64
DUE: 30 DAYS AFTER 3RD PAYMENT
DETACH COUPONS AND MAIL PAYMENT

2 OF 6
Ref #: 041419178
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$1,386.64
DUE: 30 DAYS AFTER 1ST PAYMENT
DETACH COUPONS AND MAIL PAYMENT

5 OF 6
Ref #: 041419178
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$1,386.64
DUE: 30 DAYS AFTER 4TH PAYMENT
DETACH COUPONS AND MAIL PAYMENT

3 OF 6
Ref #: 041419178
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$1,386.64
DUE: 30 DAYS AFTER 2ND PAYMENT
DETACH COUPONS AND MAIL PAYMENT

6 OF 6
Ref #: 041419178
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$1,386.64
DUE: 30 DAYS AFTER 5TH PAYMENT
DETACH COUPONS AND MAIL PAYMENT

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Oaks. PA 19456

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Sat. 6 a.m. - 12 noon
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11009578



RAIZEL MEISELS
1650 44TH ST
BROOKLYN NY 11204-1048

21298 - 14953

Creditor: FIRST FINANCIAL INVESTMENT
Original Creditor: HSBC Card Services, Inc.
Original Account #: 5491098617327670
Ref #: 041435740
Total Due: \$8,541.10

This is to advise you that your delinquent account has been assigned to our office for collection by the above mentioned client. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice that you dispute the validity of this debt or any portion of it, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

In order to aid your financial situation, as may be necessary, we could set up your account on a monthly payment plan.

We would like to extend the following settlement offer:

A 40% discount payable in 6 payments of \$854.11. Each payment within 30 days of the previous payment.

We are not obligated to renew this offer.

For your convenience you may pay via a check over the phone or credit card.

You have our word that your account executive will treat you fairly and with respect.

Sincerely,

Mayra Garcia

First National Collection Bureau, Inc.

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IF PAYING BY VISA, MASTERCARD, OR DISCOVER, COMPLETE BELOW



VISA



MASTERCARD



DISCOVER

CARD NUMBER	MUST INCLUDE SECURITY CODE FROM BACK OF CARD	
SIGNATURE	EXPIRATION DATE	AMOUNT
PRINTED NAME	I AUTHORIZE CREDIT CARD PAYMENT FOR AMOUNT SHOWN BELOW	

**For your convenience, if you would like to make your
payment online, visit our website at www.fncbinc.com.**

Payment by Credit Cards - Transaction Fees
MasterCard and Visa: \$5.00 per \$150.00

Detach Coupons And Mail Payment

1 OF 6
Ref #: 041435740
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$854.11
DETACH COUPONS AND MAIL PAYMENT

2 OF 6
Ref #: 041435740
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$854.11
DUE: 30 DAYS AFTER 1ST PAYMENT
DETACH COUPONS AND MAIL PAYMENT

3 OF 6
Ref #: 041435740
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$854.11
DUE: 30 DAYS AFTER 2ND PAYMENT
DETACH COUPONS AND MAIL PAYMENT

4 OF 6
Ref #: 041435740
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$854.11
DUE: 30 DAYS AFTER 3RD PAYMENT
DETACH COUPONS AND MAIL PAYMENT

5 OF 6
Ref #: 041435740
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$854.11
DUE: 30 DAYS AFTER 4TH PAYMENT
DETACH COUPONS AND MAIL PAYMENT

6 OF 6
Ref #: 041435740
MAIL PAYMENT TO:
FNCB INC.
PO BOX 51660
SPARKS, NV 89435

PAYMENT AMT - \$854.11
DUE: 30 DAYS AFTER 5TH PAYMENT
DETACH COUPONS AND MAIL PAYMENT



21298-888-14953